

CRAZY WOMAN CREEK BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3835100	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$121	\$107	-11.8%		
Loans	\$74	\$61	-17.6%		
Construction & development	\$4	\$2	-46.9%		
Closed-end 1-4 family residential	\$22	\$18	-21.2%		
Home equity	\$5	\$5	6.4%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-6.3%		
Commercial & Industrial	\$9	\$7	-18.8%		
Commercial real estate	\$23	\$20	-16.1%		
Unused commitments	\$7	\$7	-2.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-18.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$35	\$28	-19.0%		
Cash & balances due	\$3	\$2	-25.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$108	\$96	-10.9%		
Deposits	\$106	\$95	-10.9%		
Total other borrowings	\$1	\$1	-3.5%		
FHLB advances	\$1	\$1	-3.5%		
Equity					
Equity capital at quarter end	\$13	\$11	-19.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	9.6%	--		
Tier 1 risk based capital ratio	17.0%	15.6%	--		
Total risk based capital ratio	18.2%	16.9%	--		
Return on equity ¹	4.5%	4.5%	--		
Return on assets ¹	0.5%	0.5%	--		
Net interest margin ¹	4.3%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	56.9%	83.4%	--		
Loss provision to net charge-offs (qtr)	-18.2%	210.0%	--		
Net charge-offs to average loans and leases ¹	-0.1%	-0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.2%	1.4%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	0.7%	1.5%	0.0%	0.0%	--
Commercial real estate	8.9%	5.3%	0.0%	0.0%	--
Total loans	3.3%	2.3%	0.0%	0.0%	--